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MEMORANDUM #12-08

July 2, 2012

TO: Area Agency on Aging Directors

FROM: Gloria G. Lawlah, Secretary 

SUBJECTS: Update on Selected Income-Based Federal and State Programs

1. Update on Selected Income-Based Federal and State Programs

The Maryland Department of Aging periodically informs the Aging Network about changes in eligibility criteria for various income-based Federal and State programs that can benefit seniors. This memorandum is to alert you to eligibility criteria changes. Changes appear in **boldface** type and are shaded in gray on the attached chart.

Please note: the attached chart shows income criteria for "individual" and "couple" households. For larger households, eligibility criteria may be obtained from the individual programs.

Dates for eligibility level changes vary by program and are noted on the chart. Occasionally changes in existing programs are implemented on other dates, or new programs are instituted; in those cases, we endeavor to publicize the information as soon as it is available to our Department. Please check our main web page, www.aging.maryland.gov, periodically for the latest memo and chart. **On the left side of the page, look under "Quick Links," and click on Eligibility Memo.** In the past, within a calendar year, changes have generally occurred on or about January 1, March 1, July 1, and October 1.

Persons in the general public who have access to this memo are advised that Senior Information and Assistance specialists in the Area Agencies on Aging throughout Maryland are able to assist people with accessing the programs listed on the chart. The specialists may be able to recommend other programs and services that can benefit the individual senior based on his/her needs. Call 410-767-1100 or 1-800-AGE-DIAL (243-3425) for the telephone number of your local Senior Information and Assistance office, or go to www.aging.maryland.gov, click on "Programs and Services," and then "Senior Information and Assistance."

2. Information about July Memo

The July Eligibility Memo has information on assets and income levels that were scheduled to change as of July 1, 2012. However, as of the date this memo was issued, various state agencies have not released information for the new state fiscal year that started July 1, 2012. We have noted the information that will be released in our upcoming September memo. We appreciate your patience.

MD Dept. of Aging Memo #12-08 July 2, 2012 (6 pages-revised)
ELIGIBILITY CRITERIA FOR SELECTED FEDERAL AND STATE PROGRAMS

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
Federal Poverty Guidelines Individual Couple	 \$ 930.83 (\$11,170 per year) \$1260.83 (\$15,130 per year)		Change effective: January 26, 2012
Qualified Medicare Beneficiary Program (QMB) Individual Couple	(May add a \$20 income disregard) \$ 931 \$1,261	\$8,440 \$13,410	Pays Medicare Part A and B premiums, co-payments, and deductibles. Assets include a burial allowance: \$1,500/individual and \$3,000/couple. Next expected change: 3/1/13 <i>*See note at bottom of page</i>
Special Low-Income Medicare Beneficiary Program (SLMB) I Individual Couple II Individual Couple	(May add a \$20 income disregard) \$ 932 - \$1,117 \$1,262 - \$1,513 \$1,118 - \$1,257 \$1,514 - \$1,703	\$8,440 \$13,410 \$8,440 \$13,410	Similar to QMB but pays only the Part B premium. Assets include a burial allowance: \$1,500/individual and \$3,000/couple. Next expected change: 3/1/13 <i>*See note at bottom of page</i>
Maryland Primary Adult Care (PAC) Program Individual Couple	(After applying exclusions and disregards) \$1,080 \$1,463	No asset test	For Marylanders ages 19-64, who do not qualify for Medicare, PAC provides free primary care doctor visits, free mental health visits (psychiatric or counseling), and low-cost or free prescription drugs. PAC will cover some substance abuse, mostly outpatient. PAC only covers initial emergency room fee or co-pay. Does not cover diagnosis, treatment or other emergency room costs. Does not cover hospital stays, ER visits, or specialty care. Call 1-800-226-2142 (toll-free) for application & information, or http://mmcp.dhmf.maryland.gov/mpac

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
<p>Supplemental Security Income (SSI)</p> <p>Individual</p> <p>Couple</p>	<p>(Apply \$20 income disregard)</p> <p>\$698 (new)</p> <p>\$1,048 (new) 2012 COLA increase</p>	<p>\$2,000</p> <p>\$3,000</p>	<p>SSA has started a Compassionate Allowance Initiative for individuals with early-onset (younger-onset) Alzheimer's disease. This benefit is for early-onset (younger-onset) Alzheimer's disease and related dementias for those generally diagnosed under the age of 65 years old. It does not affect those who are currently receiving full Social Security retirement benefits. This will also affect people with Frontotemporal dementia (FTD), Pick's disease, Creutzfeldt-Jakob disease, and mixed-dementia and primary progressive aphasia. *When asked by the SSA claims representative what the disabling condition is, the applicant must specify "early-onset Alzheimer's disease."</p> <p>It is <i>strongly recommended</i> that applicants apply in person at their local SSA office. You will need to submit an application and other documents at your local office. The Alzheimer's Association has prepared a checklist to assist individuals with the application process. See checklist at: http://www.alz.org/documents/national/ssdi_checklist.pdf</p> <p>The applicant should apply for SSDI as well if they are receiving early retirement benefits because they may become eligible for Medicare before they turn 65.</p> <p><i>*See note on previous page</i></p>
<p>Medicare Part D (Prescription Drug) Low-Income Subsidy (EXTRA HELP)</p> <p>Individual Couple (100% poverty & below)</p>	<p><i>If your income does not exceed:</i></p> <p>\$16,755 a year \$22,695 a year ("full subsidy")</p>	<p><i>Owned resources does not exceed:</i></p> <p>\$13,070 \$26,120</p>	<p>This financial assistance is only for Medicare beneficiaries who have a Medicare D prescription drug plan. Benefits vary depending on income level; assistance may help with cost of premiums, deductibles, co-pays.</p> <p>You will automatically receive EXTRA HELP if you have Medical Assistance, QMB, SLMB, or SSI; no need to apply.</p> <p>Apply through Social Security Administration (1-800-772-1213 or www.ssa.gov) or Local Department of Social Services.</p> <p><i>NOTE:</i> <i>To get a monthly figure for monthly income level, divide by twelve.</i></p>

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
State of Maryland Senior Prescription Drug Assistance Program (SPDAP) <div>Individual</div> <div>Couple</div>	<div>\$33, 510/yr. new</div> <div>\$45,390/yr. new Effective 1/31/12</div>	<div>No test</div> <div>No test</div>	<p>For persons enrolled in a Medicare Prescription or Medicare Advantage Prescription Drug plan AND have a household income at or below 300% of federal poverty guidelines, SPDAP pays up to \$35 per month (or \$420 annually) toward the cost of the premium for their chosen plan. All plans are participating in the \$35 premium. This does not apply to individuals who are 100% Low Income Subsidy (LIS) or eligible for full federal EXTRA HELP as determined by the Social Security Administration. Proof of 6 months MD residency is required.</p> <p>Drug manufacturers will provide a 50% discount of the negotiated price of brand name drugs (excluding fees) for individuals in the coverage gap.</p> <p>As of 1/1/11, SPDAP started providing a 95% subsidy to member's total drug costs while in the "donut hole or coverage gap" for those who participate in a PDP or MA-PDS that have contracted with SPDAP. This will be in effect after the federal discount. There will be a 5% coinsurance obligation. Not all Medicare Prescription or Medicare Advantage Plans are participating in the coverage gap subsidy.</p> <p>For further information or applications, call 1-800-551-5995 or go to www.marylandspdap.com</p>
Maryland Energy Assistance Program (MEAP) <div>Individual</div> <div>Couple</div>	<div>(represents 175% of poverty level)</div> <div>\$1,588.12 \$2,145.20</div>	<div>No test</div> <div>No test</div>	<p>Provides eligible low-income Marylanders assistance with home heating bills; EUSP assists with electric bills.</p> <p>Only one application is required for both MEAP and EUSP. Both programs are administered by the Office of Home Energy Programs (OHEP), DHR.</p>
Electric Universal Service Program (EUSP) <div>Individual</div> <div>Couple</div>	<div>(represents 175% of poverty level)</div> <div>\$1,588.12 \$2,145.20</div>	<div>No test</div> <div>No test</div>	<p>Next expected change: 7/1/12: Information not available at this time. Next update: September 2012</p>

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
SNAP Program (Food Stamp Program)			Households where all members are getting TAFDC, EAEDC, or SSI do not have to pass SNAP Foods Income Test.
Individual Couple	\$908 \$1,226 (net income) 100% FPG	\$3,000 \$3,000	Households with at least one elderly (60 or older) or disabled person must have a net income no greater than the Monthly Net Income Standard (100% of the FPG). Households with elderly or disabled members are allowed special <u>deductions</u> from income.
Individual Couple	\$1862 \$2522 (net income) 200% FPG		*200% Gross Income Standard (family limits) *Effective January 26, 2012
Medical Assistance (Medicaid)			
Individual Couple	\$350 \$392	\$2,500 \$3,000	Requires documentation of disability; individuals can "spend down" to this income level to be eligible.
Medicaid Waiver for Older Adults	\$2,094 (represents 300% of SSI)	\$2,000	Assisted living and in-home services for individuals age 50 and older who meet Medicaid institutional eligibility rules; additional medical, financial, and technical eligibility requirements apply. Next expected change: 3/1/13
Senior Care Program			
Individual Couple	\$2652 \$3468	\$11,000 \$14,000	Case managed, in-home services program for individuals 65 and older. Next expected change: 3/1/13
Senior Assisted Living Group Home Subsidy Program			Provides financial assistance for a limited number of eligible Assisted Living Group Home residents age 62 or older. Next expected change: 3/1/13
Individual Couple	\$2,652 \$3,505	\$11,000 \$14,000	
Congregate Housing Services Program (CHSP) Subsidy			Provides financial assistance for a limited number of Congregate Housing residents in selected sites for individuals 62 and older whose net monthly income is insufficient to pay the full monthly fee for Congregate Housing Services. Next expected change: 3/1/13
Individual Couple	\$2,652 \$3,505	\$27,375 \$35,587	

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
<p>Accessible Homes for Seniors</p> <p>Individual</p> <p>Couple</p>	<p>\$57,960 per yr. (Washington MSA – Calvert, Charles, Frederick, Montgomery, & Prince George's Counties)</p> <p>\$46,032 per yr. (all other jurisdictions)</p> <p>\$66,240 per yr. (Washington MSA)</p> <p>\$52,608 per yr. (all other jurisdictions)</p>	No test	<p>Provides zero-interest loans to modify a home space for senior (age 55 or older) living. Loan payments are deferred for 30 years or until the sale or transfer of ownership of the home.</p> <p>If the senior resides in the home of a relative, eligibility is based on the owner's income.</p> <p>This program is a joint initiative of the MD Dept. of Housing & Community Development and the MD Dept. of Aging. Application available by calling 800-756-0119 or at www.mdhousing.org.</p>
<p>Employed Individuals with Disabilities (EID) Program</p> <p>Individual</p> <p>Couple</p>	<p>(Approximate countable income per month)</p> <p>Up to \$2,722</p> <p>Up to \$3,677</p> <p>(represents 300% of poverty level)</p>	<p>Less than \$10,000 in countable resources</p> <p>Note: 401(k), and 403(b) retirement accounts, Pension plans, and Keogh plans are not counted towards the \$10,000 asset limit</p>	<p>The EID Program provides health insurance for qualified employed persons ages 18-64 who are disabled. Persons with private health insurance or Medicare may still qualify for EID. Participants may be required to pay a monthly premium from \$0 - \$55, depending on income.</p> <p>The EID Program is funded by the Maryland Medical Assistance Program (DHMH). Certain income and assets that count for other Medical Assistance programs do not count toward EID income limits.</p> <p>The MD Dept. of Disabilities (MDOD) partners with DHMH to promote the program. See www.mdod.state.md.us.</p> <p>Call MDOD at 443-514-5034 or 1-800- 637-4113 for assistance with/ likelihood of eligibility and completion of application by telephone.</p>
Medical Assistance (Medicaid) – Spousal Impoverishment Protection Standards	<p>For spouse in the community:</p> <p>Basic Maintenance and Shelter Allowance \$1,838.75 <i>(This figure may change by July 1, 2012)</i></p> <p>Maximum Maintenance and Shelter Allowance \$2,841</p>	<p>For spouse in the nursing home:</p> <p>\$2,500</p> <p>Minimum Community Spouse's Asset Share \$22,728</p> <p>Maximum Community Spouse's Asset Share: \$113,640</p>	<p>Refers to protection of some of the income and assets of a spouse remaining in the community when the other spouse has entered a nursing home.</p> <p>All non-exempt assets (savings and checking accounts, stocks, bonds, etc.) owned by either spouse, jointly or separately, are pooled as of date nursing home spouse enters the nursing home. Effective 1/1/09, the community spouse may keep \$22,912 or ½ the assets, whichever is greater, but not more than \$109,560. The couple's remaining assets are used to pay for nursing home care or other expenses, until the nursing home spouse's assets reach the Medicaid eligibility level of \$2500. The community spouse's income will be evaluated to determine how much, if any, of the nursing home spouse's monthly income can be allowed for the community spouse's monthly maintenance allowance. Call 410-767-5800 or 1-800-492-5231 for questions on any aspect of the eligibility determination process. Next Change: September 2012</p>

Federal/State Program	Monthly (or Annual) Income Test	Annual Asset Test	Notes
2012 State of Maryland Homeowners' Property Tax Credit Program	Plan is based on relationship between property taxes and income; combined gross household income cannot exceed \$60,000. For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see www.dat.state.md.us .	Net worth is less than \$200,000 (excluding property on which you are seeking credit and cash value of IRAs or qualified retirement savings plans).	<p>Allows a credit against the homeowner's 2012 property tax bill if property taxes exceed a fixed percentage of the person's gross income.</p> <p>No age restrictions.</p> <p>Credit applicable only to dwelling which is your permanent residence.</p> <p>Homeowners age 70 and older, who have not applied for the program, may apply for the previous three years. Call 410 767-4433 or 1-800-944-7403. Should file and qualify by May 1st and up to September 1st to receive a tax credit certificate or revised tax bill.</p>
2012 State of Maryland Renters' Tax Credit Program	<p>Plan is based on relationship between rent and income.</p> <p>For application, with further explanation, call 410-767-4433 (Balto. metro area) or 1-800-944-7403 (other areas) or see www.dat.state.md.us.</p>	Net worth is less than \$200,000	<p>Provides tax credit up to \$750 a year for renters who meet certain requirements on rent paid in calendar year 2011.</p> <p>For persons age 60 and over, persons who are 100% disabled, or persons under age 60, not in subsidized housing, who have one or more dependents under age 18 in their home.</p> <p>To qualify, total gross household income should not exceed \$30,000. If you qualify, should apply by September 1st, 2012.</p>
<p>Weatherization Assistance Program (WAP)</p> <p>Individual Couple</p>	<p>\$2,520 \$3,296 (represents 200% of poverty level)</p>	<p>No test</p> <p>No test</p>	<p>Operated by the Maryland Department of Housing and Community Development, WAP enables low-income households to reduce home energy consumption and maintenance costs through installation of energy-conserving materials.</p> <p>Examples of improvements: health and safety items, hot water system, lighting retrofit, insulation, furnace cleaning.</p> <p>Priority is given to low-income homeowners who are elderly, disabled, have families with children, and/or have the highest energy consumption. Eligible renters may also apply.</p> <p>Apply through your local energy assistance office or through Maryland Energy Assistance Program. Call 1-800-352-1446. You can also apply through your local weatherization agency, local government, community action agency or local non-profit.</p> <p>Next expected change: 7/1/12 Information not available at this time. Next update: September 2012</p>